

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS  
WESTERN DIVISION**

In re

Jacalyn S. Nosek,

Debtor

Chapter 13 Bankruptcy  
Case No. 02-46025-JBR

Adversary No. 07-04109-JBR  
(Related Adv. Pro. No. 04-04517-JBR)

Jacalyn S. Nosek,

Plaintiff,

v.

Ameriquet Mortgage Company

And

Norwest Bank, Minnesota, N.A.,  
As Trustee for Amresco Residential  
Securities Corp. Mortgage Loan Trust,  
Series 1998-2,

Defendant,

Denise M. Pappalardo and  
Carolyn A. Bankowski  
Citi Residential Lending, Inc.

Trustee Defendants

**CITI RESIDENTIAL INC.'S ANSWER TO PLAINTIFF  
JACALYN NOSEK'S FIRST AMENDED COMPLAINT**

CITI RESIDENTIAL LENDING, INC. ("Citi"), by and through its attorneys, Buchalter Nemer, hereby answers the First Amended Complaint (Adversary Proceeding No. 07-04517) brought by Plaintiff Jacalyn S. Nosek. To the extent that any allegation in the First Amended Complaint is addressed to any other defendant or trustee process defendant, Citi is without knowledge or information sufficient to form a belief as to the truth of such allegations.

Subject expressly to the above, Citi answer's Plaintiff's First Amended Complaint as follows:

As of the date the trustee process summons issued and was served, Citi had no funds or other assets in its possession belonging to Ameriquest Mortgage Company.

Dated: January 9, 2008

Respectfully submitted,

Citi Residential Lending, Inc.

BUCHALTER NEMER, PC

By: /s/ Jeffrey K. Garfinkle

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**CERTIFICATE OF SERVICE**

I, Jeffrey K. Garfinkle, attorney for Citi Residential Lending, Inc. and Norwest Bank Minnesota, N.A., as trustee for AMRESO Residential Securities Corporation Mortgage Loan Trust, 1998-2, hereby certify that on January 9, 2008, I electronically filed the foregoing CITI RESIDENTIAL LENDING, INC.'S ANSWER TO PLAINTIFF JACALYN NOSEK'S FIRST AMENDED COMPLAINT with the United States Bankruptcy Court for the District of Massachusetts. I certify that I served the documents filed with the Court by first class mail, postage prepaid or by electronic notice on:

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/s/ Jeffrey K. Garfinkle  
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